

*This Certificate describes a valuable free death benefit provided as part of the Lincoln Life Class Action Settlement. The single benefit will be provided for each Policy that is eligible for relief unless the Class Member elects the Claim Process. The Settlement Death Benefit provides a new or additional death benefit if the Insured dies during the periods described below. **Keep this Certificate with your Lincoln Life insurance policy or other important papers.** This Amended Certificate replaces in its entirety the Settlement Death Benefit Certificate which was enclosed with the first Class Notice.*

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LINCOLN LIFE CLASS ACTION  
INFORMATION CENTER  
PO BOX 1570  
FARIBAULT MN 55021-1570

PLACE  
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HERE

- c. The front-end sales charge on the initial purchase of Class A Shares of a Mutual Fund shall be waived. A list of the Mutual Funds available for purchase pursuant to the Purchase Benefit and the applicable front-end sales charges, which shall be waived on the initial purchase, will be provided in response to a request from a Class Member.
- d. The initial purchase of the Class A Shares of a Mutual Fund must be for an amount of at least \$1,000. No maximum limit shall apply to the initial purchase of the “Class A Shares” of a Mutual Fund.

**How long do I have to exercise the Purchase Benefit?**

The Purchase Benefit will expire 90 days after the Final Settlement Date. The date on which the Court’s approval becomes final and can no longer be subject to appeal is called the “Final Settlement Date.” No one can say with certainty if or when these events will occur. However, it is anticipated that the Final Settlement Date will be on or about July 26, 2001. **You may call 1-800-960-0366 (or, if you use TDD/TTY, call 1-800-270-2335) after May 17, 2001 to learn updated information about the Final Settlement Date.**

**How do I get more information or exercise the Purchase Benefit?**

You may call 1-800-960-0427 (or, if you use TDD/TTY, call 1-800-270-2335) after the Final Settlement Date to request more information about either of the choices available to Class Members and written information will be sent to you. The information for each of the Purchase Benefit choices will include application forms for you to use and will explain how to make any of the purchases.

*The Purchase Benefit for each choice will expire 90 days after the Final Settlement Date.*

The Amended Purchase Certificate is valid only if the Class Member remains in the Class. The Purchase Benefit shall take effect only if the proposed settlement has been approved by the Court and any appeals are resolved in favor of the settlement. The settlement is not expected to be effective before July 26, 2001. You may call the toll-free number for further information on the Final Settlement Date which is the date when the settlement becomes effective.

The Amended Purchase Certificate is subject to the final settlement of the Action captioned *Blanke v. Lincoln National Corporation, et al.*, 24<sup>th</sup> Judicial District Court for the Parish of Jefferson, State of Louisiana, No. 512,048, and the provisions found in the Amended Stipulation of Settlement of that Action, including all of its exhibits.

For a Terminated Policy, the Payee of a Settlement Death Benefit payment shall be the Class Member (or Class Members if there are more than one owner of a Policy), unless the Class Member(s) notifies Lincoln Life that the Settlement Death Benefit should instead be paid to another person or entity. The Class Member(s) shall have the right to designate a person or entity, other than the Class Member(s), as the Payee of the Settlement Death Benefit for a Terminated Policy at any time on or before the day that the Amended Settlement Death Benefit Certificate is received by Lincoln Life for payment.

To designate another Payee of the Settlement Death Benefit for a Policy, a Class Member(s) must notify Lincoln Life of that designation in writing signed by all Class Members who have an ownership interest in a Policy by sending a written notice to Lincoln Life at 350 Church Street, MCL-1, Hartford, Connecticut 06115. Lincoln Life will provide a form for designating another Payee of the Settlement Death Benefit in response to a request from the Class Member to Lincoln Life on a toll-free number: 1-800-960-0366 (or, if you use TDD/TTY, you may call 1-800-270-2335).

Please note the time limits above which describe when the designation of a new Payee must be completed.

The Settlement Death Benefit is valid only if the Class Member remains in the Class. The Settlement Death Benefit shall take effect only if the proposed settlement has been approved by the Court and any appeals are resolved in favor of the settlement. The settlement is not expected to be effective before July 26, 2001. **You may call 1-800-960-0366 (or, if you use TDD/TTY, you may call 1-800-270-2335) after May 17, 2001 to learn updated information about the Final Settlement Date which is the date when the settlement becomes effective.**

The Settlement Death Benefit is described in detail in the accompanying Amended Class Notice. Please read the Amended Class Notice carefully.

To make a claim for the Settlement Death Benefit:

If the Insured dies while any of the benefits described in the Certificate are in effect, you should submit this Certificate together with due proof of death to:

Lincoln Life  
350 Church Street, MCL-1  
Hartford, Connecticut 06115

For the purpose of determining your Settlement Death Benefit, if your Policy is providing coverage under a reduced paid-up or extended term nonforfeiture option, its status is shown as terminated.

Payment of the Settlement Death Benefit described in this Certificate is subject to the final settlement of the Action captioned *Blanke v. Lincoln National Corporation, et al.*, 24<sup>th</sup> Judicial District Court for the Parish of Jefferson, State of Louisiana, No. 512,048, and the provisions found in the Amended Stipulation of Settlement of that Action, including all of its exhibits.